

U.S. Patent Application Serial No. 09/747,020  
Response filed October 19, 2006  
Reply to OA dated April 19, 2006

### **REMARKS**

Claims 1, 2 and 4 are pending in this application, of which claims 1 and 4 have been amended. No new claims have been added.

The Examiner has maintained from the previous Office Action the 35 U.S.C. § 103(a) rejection of claims 1, 2 and 4 as unpatentable over **Risafi et al.** in view of **Hayashida**.

Applicant respectfully traverses this rejection.

As noted in the Response filed January 23, 2006, **Risafi et al.** discloses a system for using a prepaid card which permits a card user to purchase a card, issued by an issuer, such as a bank, through an agent at a retail establishment via a terminal, select a PIN, have the card activated at the point of purchase, use the card to purchase goods and services, and reload the card for future use. The system uses a communications network for issuance, activation, and accounting, and activation is accomplished on a real-time basis, either one account at a time or in a batch mode. The card can be used to purchase a wide range of goods and services including telephone services. The card can also be used to make cash withdrawals at an ATM or a point-of-sale terminal.

The Examiner has cited **Hayashida** for teaching a means for remitting from said settlement bank to a store's account in the store's bank on the basis of the settlement data.

The Examiner has cited column 3, line 53 to column 4, line 47 for teaching "means for using a debit card having a money withdrawal function to issue a prepaid card."

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Applicant respectfully disagrees. Risafi et al. discloses only the purchase of a prepaid card, but does not disclose using a debit card to issue a prepaid card. There is no mention of a debit card in the aforementioned passage cited by the Examiner.

The Examiner now cites column 1, lines 37-53 and FIGS. 4, 5b, 6a, 6b, 7a, 7b, 8a and 8b for teaching a “prepared debit card center” and an “issuer,” which is interpreted to mean that Risafi et al. does disclose a debit card which can be used to issue a prepaid card.

Regarding FIG. 4, for example, column 11, lines 58-60 disclose:

Initially, in step 412, card user 10 provides payment in cash, check, credit, or debit form to agent 104. An indication of the value of the payment is placed in the account for card 100.

Even if, *arguendo*, this passage permits payment for the prepaid card to be made in several forms, including a debit card, there is no teaching, mention or suggestion that the identification number of the debit card is checked to see if the debit card is forged or stolen before the prepaid card is issued, as disclosed on page 7, lines 3-11 of the specification of the instant application.

In view of the aforementioned amendments and accompanying remarks, claims 1, 2 and 4, as amended, are in condition for allowance, which action, at an early date, is respectfully requested.

If, for any reason, it is felt that this application is not now in condition for allowance, the Examiner is requested to contact Applicant's undersigned attorney at the telephone number indicated below to arrange for an interview to expedite the disposition of this case.

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In the event that this paper is not timely filed, the applicant respectfully petitions for an appropriate extension of time. Please charge any fees for such an extension of time and any other fees which may be due with respect to this paper, to Deposit Account No. 01-2340.

Respectfully submitted,

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Enclosures: Petition for Extension of Time  
RCE

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